# The Daily Yews.

FRIDAY MORNING, NOVEMBER 9, 1866.

[From the Temple Bar Magazine.] LLOYD'S.

"The Bold Baccaneer 'spoke' the Lively The newspapers say this or some thing very like it; and they tell also of the Bold Buccancer speaking many others, and of the Lively Nancy being "spoken" by many in turn. These and other ships are, in fact, spacking on all the oceans and seas; and although their language is a very quiet one, it is expressive for the immediate object in view. Dipping a little deeper, a reader finds that the newspapers are indebted for this information to a mysterious being named Lloyd, whom nobody ever sees, but every one talks about ; who is reputed to keep a coffee house, though no one would know where to find it ; who keeps a

of first this information to a mynetic method point and the place where product a keep a ontified board, though no comboding to their spea and the places where product a keep a ontified board with the best with the place of th

city men as a place connected with the insurance of ships. Lloyd in due time was gathered to his fathers, and the coffee house disappeared to make way for new streets and handsome buildings; still the name clung to the society, and has done so ever since. For a time the meetings were held at the South Sca House; but since the new Royal Exchange has been built, the society has occupied a set of rooms in that building. The members are not merely underwriters. More than a century ago a society of underwriters was formed, and about eightly years ago a society of shipowners. In 1834 a new Lloyd's was formed by combining underwriters, shipowners, insurance bridges, and shipping merchants in one society or committee. The old Lloyd's, or Underwriters Society, held mainly in view the preparation and annual publication of a Rogister of British merchant shipping, notifying the age, burthen, quality, and condition of all the vessels. This Register is of modes as to denote Imperate At least a least a steep has been believed in the open and a sout of fixed in the number of the objects of exibiting flags in such as the number of the objects of the such as the proparation and annual publication of a Rogister of British merchant shipping, notifying the age, burthen, quality, and condition of all the vessels. This Register is of modes as to denote Imperate At least a least a least a limit of the objects of exibiting flags in such as the potential profession of a little of the objects of exibiting flags in such as the potential profession of a little of the objects of exibiting flags in such as the object of this condition of all the vessels. This Register is of exibiting flags in such as the profession of the such as the number of the objects of exibiting flags in such as the profession of the such as the number of the objects of exibiting flags in such as the number of the objects of exibiting flags in such as the number of the objects of exibiting flags in such as the number of the objects of exibiting flags in such as the num tifying the age, burthen, quality, and con-dition of all the vessels. This Register is of modes as to denote n merals. At least a great convenience to underwriters and ship-owners, in establishing the equity of the terms of insurance for any particular ship. the best. The Board Trade, in 1856, The members of Lloyd's pay an annual fee, appointed a committee to xamine all these for which they have the use of an under- systems, with a view to termine which writer's room, a captain's room, a reading was the best, or whether new one could room, an inquiry office, and other apart- be devised better than any f them. The

ments. The affairs are managed by a com-mittee, comprising equal numbers of ship-Commercial Code of Signals, which is now character;" an underwriter can tell whethto be the relative values of different ships by the same test. To ascertain the characters of ships in this way is a formidable work. In the earlier days of the system, the committee classified ships merely acthose built within a certain number of

cording to their ages and the places where they were built; ranking as "first-class"

owners, underwriters and merchants. The used by the Royal Navy as well as by the primary object of all the members alike is Mercantile Marine. The Board of Trade to give what may be called a character to determines what shall be the official num-every ship in the British merchant service; ber of each ship, but the Commercial Code an estimate founded on her size, shape, determines how to express this number by build, materials, age and condition. A letters and flags. The Talavera of Livermerchant can thus tell whether a ship in pool, a sailing vessel of 437 tons, may change which his goods are about to be placed is owners, or may change ports; but she will likely to be trustworthy, or has a "good always, as long as she remains on the Register of British Shipping, be the Talavera er a ship which he is about to insure should she will always have the 9,999, and this pay a high or low rate of premium—the number will always be represented by the higher according to its age or unsound-ness; and shipowners can tell what ought cester, as another instance, whether she changes owners and ports or not, will continue to be the Clara, with the number 12,345, and the signal L B K W.

Every signal flag represents a letter, and the new Code has eighteen concensut letters represented by an equal number of flags. Showing not more than four flags at a time, there are nearly 80,000 different permutations or ways in which they may be arranged. Schoolboys will understand this when they bear in mind their famous problem about the persons who sat down to diverge.

dead, and yet both live in the small stone bottles. And so it is with Lloyd. Lives after his death: lives not only in England, but abroad; for there is an Austrian Li-yd's, founded for much the same purpose as the one in England, and borrowing the very name.

E.M. WHITING. CORONAR AND MAGISTRALE

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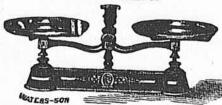
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